

The Office Action rejected claims 1-2, 5, 22-23, 26 and 41-42 under 35 U.S.C. §102(e) as being anticipated by Clarke (U.S. Publication No. 2006/0053043). Claims 3, 6-7, 9-12, 15, 20-21, 24, 27-28, 30-34, 37, 39-40, 43, 45-50, 53 and 55-56 were rejected under 35 U.S.C. §103(a) as being unpatentable over Clarke in view of Morgan et al. (U.S. Patent No. 5,799,286). The Examiner rejected claims 4, 8, 25, 29 and 44 under 35 U.S.C. §103(a) as being unpatentable over Clarke. Claims 13-14, 16-19, 35-36, 38, 51-52 and 54 were rejected under 35 U.S.C. §103(a) as being unpatentable over Clarke in view of Morgan in further view of Thompson (U.S. Patent No. 7,020,619).

The claim rejections are respectfully traversed in view of the remarks presented herein.

Clarke Is not An Effective Reference under 35 U.S.C. §102/103

All the claim rejections rely solely or partially on Clarke. However, Clarke is **not** an effective reference under §102(e)/103 because its effective filing date was later than that of the instant application.

Although Clarke is a continuation-in-part of application No. 09/837,807 (hereinafter “the ‘807 application,”), filed April. 17, 2001, the specific descriptions and sections relied on by the Examiner, which relate to financial services, were **not** part of the original disclosure of the ‘807 application. Accordingly, with respect to the features relied on by the Examiner, **Clarke cannot enjoy the benefit of the filing date of the ‘807 application.** Since Clarke’s filing date is later than that of the instant patent application, Clarke is not an effective reference under §102(e)/103. Therefore, all the rejections based on Clarke are untenable and should be withdrawn.

Applicants believe that this application is in condition for allowance, and request that the Examiner give the application favorable reconsideration and permit it to issue as a patent. If the

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Examiner believes that the application can be put in even better condition for allowance, the Examiner is invited to contact Applicants' representatives listed below.

To the extent necessary, a petition for an extension of time under 37 C.F.R. 1.136 is hereby made. Please charge any shortage in fees due in connection with the filing of this paper, including extension of time fees, to Deposit Account 500417 and please credit any excess fees to such deposit account.

Respectfully submitted,

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